

EXHIBIT 5

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CERTIFIED COPY

LAW OFFICES
MCCALLA RAYMER, LLC
1544 OLD ALABAMA ROAD
ROSWELL, GEORGIA 30076

TELEPHONE: (770) 643-2148
TELEFAX: (770) 643-4062
1-800-845-8633

September 27, 2010

Charles W. McDaniel
Leslie L. McDaniel
2627 Meadowview Dr
Columbus, GA 31906

RE: NOTICE OF FORECLOSURE SALE - Note and Security Deed - Trust Company Bank of
Columbus, N.A. vs. Charles W. McDaniel and Leslie L. McDaniel

Servicing Lender's #:	0000973503
Our File #:	5244810-FT2
Original Borrower:	Charles W. McDaniel and Leslie L. McDaniel
Current Borrower:	Charles W. McDaniel and Leslie L. McDaniel
Property:	2627 Meadowview Drive Columbus, Georgia 31906 Muscookee County, Georgia

PMI Certificate No.:

Dear Borrower:

By letter dated September 22, 2010 (the "Initial Communication Letter") we notified you that the above-referenced loan had been referred to this law firm for handling. That letter also advised you of certain rights (the "Borrowers Rights" - which include your right to validate the debt) you could exercise within 30 days of your receipt of the Initial Communication Letter. Nothing in this letter will prevent you from exercising the Borrower's Rights as explained in the Initial Communication Letter.

Please be advised that if you are not obligated on this loan, or if you have received a discharge in a bankruptcy case where your personal liability on this loan was extinguished, then any action we take would be limited to the foreclosure of the above referenced property. If you are currently under bankruptcy protection, please fax your bankruptcy case information to us at (866) 812-4732.

The entire amount of the outstanding balance of principal and interest owed on the loan and any other authorized charges is now due and payable. Additionally, the terms of your note call for the addition of attorneys' fees to the debt in case of collection by or through an attorney. Georgia law (O.C.G.A. Section 13-1-11) requires that you be allowed ten (10) days from your receipt of this letter to pay the entire amount owed without having to pay attorneys' fees. After that time the full attorneys' fees allowed by Georgia law may be added to the debt.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**



Enclosed is a copy of the Notice of Sale submitted for publication in the legal newspaper. Note that the sale is scheduled for the first Tuesday in November, 2010, and will be held within the legal hours of sale at the Muscogee County Courthouse.

Please be advised that if the default is not cured and the property is sold at foreclosure to an outside investor (other than your lender), there may be excess proceeds from the sale for distribution to lienholders and/or the owner of record. Neither lienholders nor owners have to sign any contracts or pay any fees to outside agencies to recover these funds! If an outside investor contacts you after foreclosure advising they have purchased your property at sale, please call our Excess Proceeds department between 45 - 60 days after the foreclosure sale to determine if any such funds exist.

For further information regarding this foreclosure, you may call our office at (770) 643-2148, and ask for Team FT2 of Prommis Solutions, LLC. The lender may be able to allow you to reinstate the loan and stop the foreclosure. You may call our office to find out if reinstatement is allowed; and if allowed, to find out the amount of money which you must pay in order to cure the default. If you reinstate your loan, payment must be made through our office in the form of certified funds or cashier's check.

When telephoning this office please identify yourself as the borrower, and refer to our file number.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is:

Suntrust Mortgage, Inc.
1001 Semmes Avenue
Richmond, VA 23224.
866-384-0903

Please understand that the secured creditor is not *required* by law to negotiate, amend, or modify the terms of the mortgage instrument.

Please note that this letter is being sent to you in order to comply with Georgia statutory foreclosure law requirements. Nothing in this letter should be considered as preventing you from exercising the Borrower's Rights as explained in the Initial Communications Letter dated September 22, 2010.

Sincerely,

McCalla Raymer, LLC

/r/r 11/2/10
Enclosure

Original via certified mail - return receipt requested
Copy also sent by first class mail

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SERVICE MEMBERS' CIVIL RELIEF ACT NOTICE

Persons who are members of the Army of the United States, the United States Navy, the Marine Corps, the Coast Guard, and all officers of the Public Health Service detailed by proper authority for duty either with the Army or the Navy have certain rights and privileges under the Servicemembers' Civil Relief Act, 50 U.S.C. Sec. 501. et seq.

If you own the property being foreclosed, and you are, or have been within the last nine months, a "person in the military service," as defined in 50 U.S.C. Sec. 511, the lender may be required to take additional steps before it is allowed to foreclose.

In particular, the provisions contained in 50 U.S.C. Sec. 532 are designed for the benefit of persons in the military service whose ability to comply with the terms of their mortgage obligation is materially affected by reason of their military service.

If you are, or have been within the last nine months, a "person in the military service," or if you believe that you are entitled to relief under the Servicemembers' Civil Relief Act, please contact this office immediately by mail or by phone as follows:

Toll Free Military Assistance #: 1-800-342-9647

MCCALLA RAYMER, LLC
1544 Old Alabama Road
Roswell, Georgia 30076

Telephone: (770) 643-2148
Attention: FT2 of Prommis Solutions, LLC

5244810/FT2
11/2/10

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1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net

MR/rcr 11/2/10
Our file no. 5244810-FT2



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EXHIBIT "A"

All that tract or parcel of land lying and being in Columbus, Muscogee County, Georgia and being more particularly described within the following metes and bounds, to-wit: Commence at the iron pin which marks the southernmost terminous of the curve forming the intersection of Country Club Road and Meadowview Drive and from said point running thence South 16 degrees 21 minutes along the westerly margin of Meadowview Drive a distance of 45.6 feet to an iron pin; running thence in a southwesterly direction along a curve to the left (having a radius of 1940.08 feet) forming said westerly margin of Meadowview Drive a distance of 164.83 feet to an iron pin; running thence North 87 degrees 54 minutes West a distance of 81.85 feet to an iron pin which marks the southeasterly corner of Lot 8, Block D, Hilton Heights Subdivision, running thence North 02 degrees 39 minutes East along the easterly line of Lot 8, Block D, Hilton Heights Subdivision a distance of 206.6 feet to an iron pin located on the southeasterly margin of Country club road; running thence North 66 degrees 45 minutes East along the southeasterly margin of Country Club Road a distance of 80.0 feet to an iron pine; running thence in an easterly direction along a curve to the right (having a radius of 40.7 feet) forming the intersection of Country Club Road and Meadowview Drive a distance of 40.55 feet to an iron pin; running thence in an easterly and southerly direction along a curve to the right (having a radius of 30.2 feet) forming the intersection of Country Club Road and Meadowview Drive a distance of 38.2 feet to the iron pin which marks the point of beginning of the property hereby conveyed. Located thereon is dwelling number 2627 Meadowview Drive according to the present system of numbering dwellings in Columbus, Georgia.

The above described property is designated as "Parcel 'C'" and is shown on a survey entitled "Survey for Perrin C. and Catherine B. Trotter, Parcel C of Survey for Geo. Trussell, Hugh McMath and Clara M. McMath, lying in Land Lot 50, Lot 50, 8th District, Columbus, Muscogee County, Georgia" prepared by Faircloth & Associates under date of October 11, 1986 and recorded in Plat Book 99, folio 93 in the Office of the Clerk of the Superior Court of Muscogee County, Georgia.

The right, if any, of The United States of America to redeem said land within 120 days from the date of the foreclosure sale held on November 2, 2010, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).

MR/rcr 11/2/10
Our file no. 5244810 - FT2

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